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Lenders: Working Through the Farmer-Lender Crisis

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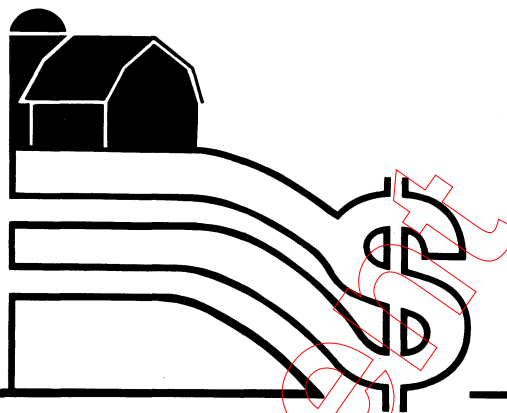
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Lenders: Working Through the Farmer-Lender Crisis



When you began your career in the lending profession, most of you did not think you would find yourself in a counseling role. You probably did not think you would have to deal with so many stresses and changes in your life as well as your clients' lives.

This publication examines how you can fine tune the communication skills that many of you are already using—especially in the farmer-lender relationship. It also will help you understand your own feelings and frustrations and how you can express them appropriately. It will help you understand some of the feelings farmers are experiencing as a result of the economic crisis. Although most rural people are coping successfully with today's stresses, information is presented here on the warning signs of suicide so you can deal with the potentially suicidal client or coworker. The final section gives you some suggestions for achieving balance in your life—especially during these changing times.

Fine Tuning Your Communication Skills

The communication process—how we send messages to others and how we listen to what other people say to us—is as important as what we say. It is an important part of building a trust relationship between lenders and farmers. Most of you already use good communication skills. Following are some tips that should help you fine tune your communication skills.

1. Focus on your client by maintaining eye contact and using attentive body language, such as leaning forward, uncrossing arms and legs, facing the person. This gives the client the message that what he or she is saying is important to you.

2. You will gather more information if you encourage your client to talk by using exploring skills.

- Repeat back a portion of what the client has said.

- Use a statement such as, "Tell me more."

- When asking questions, choose them carefully. Use open questions to probe and explore facts or feelings—"What," "How," "Could," "Why?"

3. When you ask questions, listen not only to what your client is saying but try to be sensitive to how he or she is feeling.

4. If you are unsure what your client is saying, be sure you get the meaning. Rephrasing what was said and then asking "Is this what I heard you say?" or "Is that it?" can be helpful.

5. Allow your client sufficient time to talk without interruption.

6. Avoid judging or blaming the person. This will end the communication process.

7. Continue to explore all alternatives and options. Nothing will end the communication process more quickly than a statement like, "This is the way it has to be."

Learning to Express Your Feelings

It is especially important during high-stress times for individuals to be in touch with their feelings. This includes identifying how they are feeling, experiencing it deeply, and being able to appropriately express a wide range of feelings.

We have the ability to feel a wide range of feelings, such as frustration, anger, worry, exhilaration, and delight. We may, however, limit ourselves to a narrow range because we do not want to deal with the bad feelings.

You may fail to express or act on emotions that you are experiencing. For example, you may shut out your anger or frustration because you fear the implications or consequences of expressing those feelings. When working in a highly emotional situation, saying nothing will only frustrate you. Feelings, unexpressed, may lead to physical tension and built-up hostility that prevents the development of a good trusting relationship with your client.

Following are some specific things you can do to increase your ability to express feelings.

1. Sensitize yourself to what you are feeling by asking yourself and by being aware of how your body is feeling.
2. Expand your vocabulary of feeling words, and use these words to describe to yourself and others how you feel.
3. Be willing to express bad feelings as well as good feelings in an appropriate manner. Examples might include: "I am very angry," "I strongly disagree with you," "I am very distressed/disturbed by this whole thing."

The following examples illustrate ways you could express your bad feelings to a client (farmer).

"George, I am feeling very frustrated because we just cannot lend you the money you are requesting for seed this time."

"It really upsets me when you start blaming bankers and lenders for the economic crisis. This whole farm crisis makes me feel very disturbed/distressed too."

It is important to keep in mind that there is a difference between **expressing** bad feelings and **acting on** bad feelings. It is **never** ok to hurt someone by hitting them or shouting at them. If you are feeling very angry with your client or your particular situation, perhaps you need to talk with a friend, family member, or counselor.

Physical activity is another way of releasing strong feelings without acting aggressively toward the other person. Banging the table, crying, or hitting a pillow are good devices for releasing strong feelings if done in an appropriate time and place.

Understanding Farmers' Feelings

Understanding the feelings of the farm couple you are dealing with will help you work better with them in the financial counseling relationship. The loss or grief the farm couple may be experiencing is similar to

what someone experiences when there is loss through death or divorce. Understanding the various stages of loss and where your client is in this process may help you know what is normal and how you can work more effectively with your client. It is important to remember that people go through these stages at different rates, and that a husband and wife may not be at the same stage at the same time.

Shock and denial—The person may feel confused and be unable to function or perform normally easy tasks. He or she may deny any loss, and may avoid dealing with the reality of the situation. It will be difficult for you, as a lender, to explore alternatives at this stage.

Anger—At this stage your client understands more clearly what is happening, may feel anger, and look for someone to blame. Unfortunately, the lender is a likely target. Realize it is normal and healthy for a person to feel anger over the loss of something valuable. Allow the farmer to vent angry feelings. Do not personalize the feelings or escalate them. Diffuse them, if possible.

Depression and detachment—If there is no one to be angry with, the anger may be turned inside. When this happens, the person feels depressed. During this time, the person may also withdraw from activities and people. If you have a client who is very emotional—crying or withdrawn—he or she may be blaming himself or herself for the situation. It is important to be especially empathetic and sensitive during this time. **Be a good listener.**

Dialogue—Eventually, with time and support, the depression subsides and the person will begin to reach out and talk and listen to other people. This is the best time for you to explore alternatives that may be acceptable to your client, keeping in mind, there may still be some anger and depression.

Return to normal state—It will be possible for a person to return to a normal stage after he or she has explored alternatives that are acceptable. It is important to keep in mind that normal at this stage will **not** be the same as normal before the loss.

As you work with your clients, it is important to be aware of these stages and the feelings that may occur, realizing these stages are normal for them.

When you deliver bad news or give your clients a "no" answer regarding their farming situation, they may experience **shock** or they may continue to **deny** the facts that you are presenting to them. In either case, you might suggest that they go home and think about what you have just told them, and come back in a few days. When your clients return, you may have to repeat everything you said the first time because they may not have heard it. (Think about a time in your life when you lost someone close to you and how you felt. You probably felt numb, disbelief, denial. When you felt that way, it is not likely you were able to explore alternatives and make future plans.)

You can be instrumental in helping them begin a dialogue, explore alternatives, and eventually return to meaningful life.

Recognizing Suicide Warning Signs

Although you may be uncomfortable dealing with the suicide issue, it may be necessary, at some point, for you to **alert family members or friends** of a potentially suicidal client. You may be working with families who are dealing with severe loss, such as loss of assets, loss of property, or loss of the family farm. A great loss can put people at high risk, if they do not have adequate ways of coping. It is important to keep in mind that these high risk farmers are a very small percentage of the total population. Most farm families are coping very well.

People almost always give some warning signs before making a suicide attempt. These might include the following.

Suicide Warning Signs

- Veiled disguise (faking an accident)
- Specific desire to kill oneself (making an explicit, verbal suicidal statement)
- Sudden changes in behavior (eating and drinking habits, attitudes)
- Depression and isolation

- Giving away things that are valued
- Some kind of loss in their life
- Sudden and reckless outbursts of behavior for no reason at all

Even though you are not a trained mental health counselor, as a caring, empathic person, you should intervene by doing one of the following.

- When someone makes suicidal statements, show concern and ask direct, straightforward questions in a calm way. "Are you thinking of hurting yourself?" "How would you do that?" "Where would you do that?"
- If you discover they have made suicide attempts in the past or might be serious about hurting themselves now, tell them you are concerned about them and urge them to talk to someone. **Alert family members and close friends of the client.**
- Refer client to a professional counselor.
- Be sensitive to the loss he/she is experiencing.
- Is there any indication the person feels better after talking with you?

It is also important to keep in mind that if a person really wants to commit suicide, he/she will find a way.

Below is a list of some of the myths and facts associated with suicide.

Myths	Facts
People who talk about it, don't do it.	People who talk about it, may indeed be thinking about doing it.
Suicide happens without warning.	There are generally warning signs.
Suicidal people really want to die.	Suicidal people really want attention and help.
The crisis is over when the person starts to get better.	A second attempt will frequently come between the 80th and 100th day after the first attempt.
Suicide is an inherited characteristic.	When a family member has committed suicide it increases the chances of it happening again, but it is not an inherited characteristic.
Suicidal people are crazy.	Suicidal people are not crazy. They have a poor self image and have lost hope.
If you let people talk about it, they are more apt to do it.	Talking about it is a cry for help and does not increase the chances of doing it.

Taking Care of Yourself During Stressful Times

When you are under a great deal of stress, it is especially important to take care of yourself—physically, emotionally, spiritually, socially, and intellectually. There are a number of ways to do this. Listed below are just a few ideas that you might try in order to bring balance to your life during these changing times.

- Avoid negative coping behaviors such as excessive eating, smoking, and drinking; instead, practice good nutritional habits.
- Get plenty of rest and exercise; discover and practice some regular physical activity such as walking, running, bicycling, golfing, bowling, skiing, dancing.
- Get regular physical exams.
- Take short breaks from work, including an occasional "mental health day."
- Know what your values are, then stick with them.
- Find a quiet time for prayer or meditation.

• Be accepting of self and others. Self-talk about yourself or your client may help: "Silly me" (when you do something stupid). "Oh well, nobody's perfect." "We're all different." "Maybe I need more facts." "It's really none of my business."

• Find positive ways of expressing anger: "I feel upset when . . ." "I am angry . . ." Use physical activity to ventilate angry feelings.

• Find ways to accept and give compliments.

• Reach out to others. A warm smile, a thank you, a warm firm handshake can convey positive feelings for another person.

• Be honest.

• Evaluate work and personal goals. Are your work goals realistic with personal goals and family responsibilities?

• Find new intellectual pursuits or challenges or renew old ones.

• Become an expert on something. This can contribute to your feelings of self worth, which will help you be more effective in dealing with stressful situations.